

Information to identify the case:

Debtor 1	Cetin Duman	Social Security number or ITIN	xxx-xx-9570
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court	District of New Jersey		
Case number:	15-18747-RG		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Cetin Duman

6/30/20

By the court: Rosemary Gambardella
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 3

United States Bankruptcy Court
District of New JerseyIn re:
Cetin Duman
DebtorCase No. 15-18747-RG
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin
Form ID: 3180WPage 1 of 1
Total Noticed: 12

Date Rcvd: Jun 30, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 02, 2020.

db +Cetin Duman, 565 Colonial Blvd., Washington Township, NJ 07676-4309
 515502220 Hudson City Savings Bank, Mortgage Servicing Department, W. 80 Century Road,
 Washington Township, NJ 07676
 515949591 M&T Bank, successor by merger to, Hudson City Savings Bank, Attn. Payment Processing,
 PO Box 1288, Buffalo, NY 14240-1288
 515949592 +M&T Bank, successor by merger to, Hudson City Savings Bank, Attn. Payment Processing,
 PO Box 1288, Buffalo, NY 14240-1288, M&T Bank, successor by merger to 14240-1288
 515502221 +New Jersey Housing and Mortgage, Finance Agency, PO Box 18550, Trenton, NJ 08650-2085

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
smg E-mail/Text: usanj.njbankr@usdoj.gov Jul 01 2020 02:56:20 U.S. Attorney, 970 Broad St.,
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Jul 01 2020 02:56:17 United States Trustee,
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
Newark, NJ 07102-5235515502218 EDI: CAPITALONE.COM Jul 01 2020 06:13:00 Capital One, PO Box 30285,
Salt Lake City, UT 84130-0285515630458 EDI: CAPITALONE.COM Jul 01 2020 06:13:00 Capital One Bank (USA), N.A., PO Box 71083,
Charlotte, NC 28272-1083515623691 +E-mail/Text: camanagement@mtb.com Jul 01 2020 02:55:53 Hudson City Savings Bank,
West 80 Century Road, Paramus, NJ 07652-1437515502219 EDI: JPMORGANCHASE Jul 01 2020 06:13:00 Chase, Attn: Home Equity Loan Servicing,
PO Box 24714, Columbus, OH 43224516014705 EDI: JPMORGANCHASE Jul 01 2020 06:13:00 JPMorgan Chase Bank, N.A.,
Attn: Correspondence Mail, Mail Code LA4-5555, 700 Kansas Lane, Monroe, LA 71203
TOTAL: 7

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jul 02, 2020

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 30, 2020 at the address(es) listed below:

Brian C. Nicholas on behalf of Creditor M&T Bank bnicholas@kmlawgroup.com,
 bkgroup@kmlawgroup.com
 Denise E. Carlon on behalf of Creditor M&T Bank dcarlon@kmlawgroup.com,
 bkgroup@kmlawgroup.com
 Emmanuel J. Argentieri on behalf of Creditor M&T Bank, successor by merger to Hudson City
 Savings Bank bk@rgalegal.com
 John W. Sywilok on behalf of Debtor Cetin Duman sywilokattorney@sywilok.com
 Marie-Ann Greenberg magecf@magtrustee.com
 Phillip Andrew Raymond on behalf of Creditor JPMORGAN CHASE BANK, NATIONAL ASSOCIATION
 phillip.raymond@mccalla.com, mccallaecf@ecf.courtdrive.com
 R. A. Lebron on behalf of Creditor JPMORGAN CHASE BANK, NATIONAL ASSOCIATION
 bankruptcy@feinsuch.com
 Rebecca Ann Solarz on behalf of Creditor M&T Bank rsolarz@kmlawgroup.com
 Tammy L. Terrell on behalf of Creditor JPMORGAN CHASE BANK, NATIONAL ASSOCIATION
 bankruptcy@feinsuch.com

TOTAL: 9